

EXHIBIT 20

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To: [D Karaszewski](#); [Marc Lemberg](#); [Kimberly Morris Hall](#); [Rob Graham](#)
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Subject: BBB Tracker Chart & Trends - 2023 Wrap Up
Date: Tuesday, January 2, 2024 6:16:41 AM
Attachments: [BBB Tracker Chart.xlsx](#)

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Hi All,

Please see attached for last week's BBB tracker chart and trends. We finished 2023 with incoming complaints down 13.37% compared to 2022 and formal complaint refunds down 23.06% Total formal complaint refunds landed at \$937,680. Way to go CX!!!

Thanks,
Lauren

<u>Week ending</u>	<u>Active/Open</u>	<u>New</u>	<u>Resolved</u>	<u>Balance</u>	<u>Cost</u>	<u>BBB</u>	<u>AG</u>
2019	9					283	6
1/4/2020	9	7	7	9	\$25,761.11	7	0
1/11/2020	9	9	7	11	\$27,088.73	9	0
1/18/2020	11	9	9	11	\$38,598.75	9	0
1/25/2020	11	11	9	13	\$6,838.38	11	0
2/1/2020	13	14	12	15	\$39,073.00	14	0
2/8/2020	15	10	10	15	\$38,868.37	10	0
2/15/2020	15	13	10	18	\$34,192.92	13	0
2/22/2020	18	13	7	24	\$39,208.60	13	0
2/29/2020	24	13	10	27	\$29,953.71	12	1
3/7/2020	27	7	5	29	\$19,105.90	6	1
3/14/2020	29	13	4	38	\$40,975.00	13	0
3/21/2020	38	12	5	45	\$37,446.11	11	1
3/28/2020	45	11	9	47	\$29,448.00	11	0
4/4/2020	47	9	15	41	\$32,077.00	9	0
4/11/2020	41	3	6	38	\$15,475.00	3	0
4/18/2020	38	10	12	36	\$32,210.38	10	0
4/25/2020	36	6	7	35	\$15,724.40	5	1
5/2/2020	35	7	9	33	\$15,493.60	7	0
5/9/2020	33	6	5	34	\$15,308.93	6	0
5/16/2020	34	7	6	35	\$25,266.04	7	0
5/23/2020	35	9	10	34	\$42,748.94	9	0
5/30/2020	34	5	5	34	\$10,500.00	4	1
6/6/2020	34	4	9	29	\$20,791.00	3	1
6/13/2020	29	8	4	33	\$12,759.72	8	0
6/20/2020	33	5	9	29	\$18,384.08	5	0
6/27/2020	29	4	6	27	\$17,326.56	4	0
7/4/2020	27	4	13	18	\$55,725.32	4	0
7/11/2020	18	6	4	20	\$12,539.36	6	0
7/18/2020	20	5	6	19	\$32,306.01	5	0
7/25/2020	19	4	3	20	\$5,200.00	4	0
8/1/2020	20	6	3	23	\$8,300.00	4	2
8/8/2020	23	4	2	25	\$14,300.00	3	1
8/15/2020	25	8	12	21	\$28,736.73	8	0
8/22/2020	21	2	6	17	\$8,800.00	2	0
8/29/2020	17	2	5	14	\$7,885.52	2	0
9/5/2020	14	6	2	18	\$4,000.00	6	0
9/12/2020	18	9	2	25	\$6,303.25	9	0
9/19/2020	25	6	3	28	\$1,300.00	6	0
9/26/2020	28	8	6	30	\$18,848.47	7	1
10/3/2020	30	6	4	32	\$13,961.18	6	0
10/10/2020	32	4	12	24	\$41,270.72	3	1
10/17/2020	24	4	4	24	\$8,288.44	3	1
10/24/2020	24	6	7	23	\$11,808.99	6	0
10/31/2020	23	7	8	22	\$41,886.21	6	1

<u>Week ending</u>	<u>Active/Open</u>	<u>New</u>	<u>Resolved</u>	<u>Balance</u>	<u>Cost</u>	<u>BBB</u>	<u>AG</u>
11/7/2020	22	8	8	22	\$13,415.01	7	1
11/14/2020	22	9	5	26	\$10,932.00	8	1
11/21/2020	26	7	5	28	\$19,564.50	7	0
11/28/2020	28	4	4	28	\$10,100.00	4	0
12/5/2020	28	5	3	30	\$10,200.00	5	0
12/12/2020	30	8	12	26	\$20,989.61	7	1
12/19/2020	26	3	5	24	\$14,830.22	3	0
12/26/2020	24	0	5	19	\$14,225.59	0	0
1/2/2021	19	2	1	20	\$0.00	2	0
2020 YTD		368	357		\$1,116,341.36	352	16

2021

<u>Week ending</u>	<u>Active/ Open</u>	<u>New</u>	<u>Resolved</u>	<u>Balance</u>	<u>Cost</u>	<u>BBB</u>	<u>AG</u>	
1/10/2021	20	4	3	21	\$0	4	0	
1/17/2021	21	5	1	25	\$5,725.74	5	0	
1/24/2021	25	7	6	26	\$13,950.00	7	0	
1/31/2021	26	8	5	29	18,005.74	26	0	
2/7/2021	29	4	8	33	\$18,899.20	3	1	
2/14/2021	33	3	6	36	\$28,800.00	3	0	
2/21/2021	36	3	4	35	\$5,435.53	3	0	
2/28/2021	35	15	3	47	\$15,800.00	15	0	
3/7/2021	47	12	8	51	\$35,550	12	0	
3/14/2021	51	4	10	45	\$43,660.28	4	0	
3/21/2021	45	6	10	41	\$26,506.44	6	0	
3/28/2021	41	10	11	40	\$35,970	9	0	1 Bar Complaint
4/4/2021	40	9	4	45	\$11,999.12	9	0	
4/11/2021	45	8	10	43	\$41,427.55	8	0	
4/18/2021	43	12	9	46	\$31,201.79	9	2	1 Bar Complaint
4/25/2021	46	16	17	45	\$34,101.53	16	0	
5/2/2021	45	14	13	46	\$33,215.71	13		1 Bar Complaint
5/9/2021	46	16	9	53	\$19,133.40	16	0	
5/16/2021	53	10	18	45	\$76,015.98	10	0	
5/23/2021	45	17	11	51	\$18,085	16	1	
5/30/2021	51	14	22	43	39,012.76	14	0	
6/6/2021	43	15	13	45.00	\$24,960.04	15	0	
6/13/2021	45	8	18	35	\$48,680.02	8	0	
6/20/2021	35	9	6	38	\$20,369.46	9	0	
6/27/2021	38	13	39	39	\$47,083.36	13	0	
7/4/2021	39	8	11	36	25,013.68	8	0	
7/11/2021	36	19	13	42	\$22,726.51	17	2	
7/18/2021	42	12	5	49	\$24,454.37	10	2	
7/25/2021	49	11	18	42	\$56,203.14	10	1	
8/1/2021	42	9	9	42	\$37,008.36	8	1	
8/8/2021	42	16	17	41	\$48,173.74	14	2	
8/15/2021	41	9	10	40	\$26,173.39	8	1	
8/22/2021	40	13	11	42	\$19,639.33	12	1	
8/29/2021	42	8	9	41	\$28,720	8	0	
Sep-21	41	9	9	41	\$28,000	9	0	
9/12/2021	41	6	9	38	\$37,811.94	5	1	
9/19/2021	38	13	14	37	\$58,256.73	13	0	
9/26/2021	37	9	19	27	\$53,307.66	9	0	
10/3/2021	27	8	15	20	\$58,677.40	7	1	
10/10/2021	20	13	10	23	\$38,575.66	13	0	
10/17/2021	23	10	6	27	\$24,886.16	10	0	
10/24/2021	27	16	6	37	\$14,776.81	14	2	
10/31/2021	37	10	8	39	\$16,601.48	10	0	
11/7/2021	39	8	11	36	\$15,440	6	1	1 Bar Complaint
11/14/2021	36	8	6	38	\$21,133.70	6	2	
11/21/2021	38	9	9	38	\$55,000	6	3	
11/28/2021	38	8	4	42	\$15,500	7	1	
12/5/2021	42	6	5	43	\$21,461.75	6	0	
12/12/2021	43	6	15	34	\$48,761	6	0	
12/19/2021	34	12	7	39	\$29,158.86	10	2	
12/26/2021	39	7	4	42	\$500	7	0	

2022

<u>Week ending</u>	<u>Active/ Open</u>	<u>New</u>	<u>Resolved</u>	<u>Balance</u>	<u>Cost</u>	<u>BBB</u>	<u>AG</u>	
1/2/2022	42	8	15	35	\$21,382.53	6	2	
1/9/2022	35	4	5	34	\$12,167	2	2	
1/16/2022	34	9	7	36	\$39,644.45	8	1	
1/23/2022	36	9	3	42	\$12,500	8	1	
1/30/2022	42	14	15	41	\$38,644	14	0	
2/6/2022	41	6	10	37	\$21,800	6	0	
2/13/2022	37	7	12	32	\$29,000	6	1	
2/20/2022	32	10	17	25	\$66,515.70	7	3	
2/27/2022	25	11	16	19	\$50,573.63	8	2	
3/6/2022	19	23	11	31	\$46,824.54	20	3	Note: 9 of the new BBBs this week were from a list of unanswered Heartland BBBs that were never sent to us by the firm
3/13/2022	31	8	3	36	\$26,972.34	7	1	
3/20/2022	36	13	16	33	\$36,688.62	12	1	
3/27/2022	33	5	9	29	\$28,488.80	3	2	
4/3/2022	29	6	5	30	\$34,153.18	6	0	
4/10/2022	30	9	7	32	\$13,186	7	2	
4/17/2022	32	12	6	38	\$15,481.49	7	5	5 new Monarch AG
4/24/2022	38	11	11	38	\$47,566.07	8	3	
5/1/2022	38	6	11	33	\$55,040.15	6	0	
5/8/2022	33	12	7	38	\$20,328.02	11	1	
5/15/2022	38	9	10	37	\$51,213.21	7	2	
5/22/2022	37	9	10	36	\$45,974.75	7	2	
5/29/2022	36	11	4	43	\$21,175.78	8	3	
6/5/2022	43	6	4	45	\$19,517.28	6	0	
6/12/2022	45	3	6	42	\$34,180.04	3	0	
6/19/2022	42	8	4	46	\$11,000	7	1	
6/26/2022	46	6	10	42	\$35,593.23	4	2	
7/3/2022	42	4	5	41	\$6,228.14	4	0	
7/10/2022	41	4	3	42	\$6,500	3	1	
7/17/2022	42	13	8	47	\$15,067.98	10	3	
7/24/2022	47	11	9	49	\$12,649.45	8	2	1 CFPB
7/31/2022	49	2	14	37	\$25,027.69	1	1	
8/7/2022	37	8	8	37	\$13,461.44	6	2	
8/14/2022	37	2	5	34	\$12,579.73	2	0	
8/21/2022	34	3	4	33	\$23,858.94	2	1	
8/28/2022	33	7	7	33	\$35,649.12	6	1	
9/4/2022	33	5	4	34	\$10,744.99	4	1	
9/11/2022	34	8	1	41	\$3,250	8	0	
9/18/2022	41	8	13	36	\$10,310.73	7	1	Resolutions : 7 marked closed as unresponsive, 1 CFPB that is a previously resolved BBB
9/25/2022	36	4	7	33	\$20,985.36	3	1	
10/2/2022	33	9	3	39	\$10,703.84	6	3	
10/9/2022	39	6	7	38	\$15,260.18	6	0	
10/16/2022	38	7	3	42	\$7,014.95	6	1	
10/23/2022	42	5	10	37	\$39,388.53	4	1	
10/30/2022	37	2	2	37	\$3,000	1	1	
11/6/2022	37	10	3	44	\$9,698.27	9	1	
11/13/2022	44	3	6	41	\$23,199.44	3	0	
11/20/2022	41	13	6	48	\$19,109.91	12	1	
11/27/2022	48	2	6	44	\$15,524.24	2	0	

2022

<u>Week ending</u>	<u>Active/ Open</u>	<u>New</u>	<u>Resolved</u>	<u>Balance</u>	<u>Cost</u>	<u>BBB</u>	<u>AG</u>	
12/4/2022	44	8	13	39	\$11,235.80	7	1	6 marked unresponsive
12/11/2022	39	9	6	42	\$12,353.16	7	1	
12/18/2022	42	9	3	48	\$4,261	9	0	
12/25/2022	48	7	8	47	\$16,029.27	7	0	

2023

Week ending	Active/Open	New	Resolved	Balance	Cost	BBB	AG	YTD YoY New Complaints	YTD YoY Refunds
1/1/2023	47	3	1	49	\$2,874.51	2	1	Down 62.5%	Down 86.56%
1/8/2023	49	6	12	43	\$19,920.69	6	0	Down 25%	Down 32.06%
1/15/2023	43	10	13	40	\$40,997.90	10	0	Down 9.53%	Down 12.85%
1/22/2023	40	5	8	37	\$20,056.71	5	0	Down 20%	Down 2.16%
1/29/2023	37	5	9	34	\$14,415.46	5	0	Down 34.1	Down 20.97%
2/5/2023	34	6	6	34	\$18,537.97	5	1	Down 30%	Down 20.08%
2/12/2023	34	7	7	34	\$15,059.35	7	0	Down 26.32%	Down 24.71%
2/19/2023	34	7	7	34	\$18,846.13	7	0	Down 26.87%	Down 37.64%
2/26/2023	34	10	9	35	\$9,053.86	9	1	Down 24.36%	Down 45.33%
3/5/2023	35	8	3	40	\$3,135.12	7	1	Down 33.67%	Down 51.96%
3/12/2023	40	7	11	36	\$24,821.96	6	1	Down 32.12%	Down 48.72%
3/19/2023	36	4	12	28	\$38,785.94	1	3	Down 36.07%	Down 43.76%
3/26/2023	28	9	7	30	\$11,902.67	7	2	Down 31.5%	Down 44.72%
4/2/2023	30	2	6	26	\$25,390.36	2	0	Down 33.09%	Down 43.32%
4/9/2023	26	7	10	23	\$30,791.71	5	2	Down 32.4%	Down 38.44%
4/16/2023	23	7	2	28	\$3,067	5	1 1 CFPB	Down 33.1%	Down 39.7%
4/23/2023	28	10	4	34	\$9,020.45	9	1	Down 31.52%	Down 32.3%
4/30/2023	34	3	12	25	\$13,076.22	3	0	Down 32.7%	Down 46.41%
5/7/2023	25	5	5	25	\$7,950	5	0	Down 33.88%	Down 46.89%
5/14/2023	25	7	8	24	\$14,566.42	7	0	Down 33.34%	Down 48.78%
5/21/2023	24	5	9	20	\$30,155	3	1 1 CFPB	Down 33.84%	Down 47.86%
5/28/2023	20	4	4	20	\$29,850	3	1	Down 35.38%	Down 45.3%
6/4/2023	20	5	8	17	\$21,950	4	1	Down 34.87%	Down 43.8%
6/11/2023	17	12	10	19	\$22,259.19	10	0 2 CFPB	Down 30.32%	Down 43.42%
6/18/2023	19	2	6	15	\$25,113.52	2	0	Down 31.88%	Down 41.06%
6/25/2023	15	8	6	17	\$13,250	8	0	Down 30.22%	Down 41.98%
7/2/2023	17	11	6	22	\$12,356.40	8	3	Down 26.78%	Down 40.94%
7/9/2023	22	5	7	20	\$15,574.74	5	0	Down 25.93%	Down 39.56%
7/16/2023	20	5	8	17	\$37,581.97	5	0	Down 27.74%	Down 36.26%
7/23/2023	17	8	8	17	\$27,708	7	0 1 CFPB	Down 27.72%	Down 34.02%
7/30/2023	17	8	4	21	\$7,736.61	7	1	Down 25.28%	Down 34.99%
8/6/2023	21	11	11	21	\$34,782.82	9	2	Down 23.47%	Down 32.15%
8/13/2023	21	6	10	17	\$19,050.49	5	0 1 CFPB	Down 21.87%	Down 31.01%
8/20/2023	17	16	4	29	\$11,056	15	0 1 CFPB	Down 17.03%	Down 31.58%
8/27/2023	29	3	8	24	\$11,938.33	3	0	Down 18%	Down 32.84%
9/3/2023	24	5	11	18	\$31,823	5	0	Down 17.69%	Down 30.38%
9/10/2023	18	1	2	17	\$10,455.66	1	0	Down 19.54%	Down 29.56%
9/17/2023	17	7	5	19	\$9,009.37	4	3	Down 19.36%	Down 29.39%
9/24/2023	19	5	6	18	\$28,226.31	4	0 1 CFPB	Down 18.79%	Down 28.09%
10/1/2023	18	7	5	20	\$16,875.49	6	1	Down 18.89%	Down 27.21%
10/8/2023	20	3	7	16	\$10,355.37	3	0	Down 19.46%	Down 27.28%
10/15/2023	16	4	2	18	\$3,850	3	1	Down 19.95%	Down 27.39%

2023

<u>Week ending</u>	<u>Active/Open</u>	<u>New</u>	<u>Resolved</u>	<u>Balance</u>	<u>Cost</u>	<u>BBB</u>	<u>AG</u>	<u>YTD YoY New Complaints</u>	<u>YTD YoY Refunds</u>
10/22/2023	18	8	7	19	\$8,296.41	5	3	Down 18.77%	Down 29.23%
10/29/2023	19	4	3	20	\$1,500	3	1	Down 18.08%	Down 29.29%
11/5/2023	20	12	7	25	\$12,722.71	9	3	Down 17%	Down 28.76%
11/12/2023	25	11	15	21	\$33,902.38	11	0	Down 14.61%	Down 27.24%
11/19/2023	21	19	11	29	\$30,464.80	17	2	Down 12.47%	Down 25.81%
11/26/2023	29	4	5	28	\$18,652	3	1	Down 11.86%	Down 25.21%
12/3/2023	28	6	8	26	\$22,999.11	1	4	Down 12.14%	Down 23.97%
12/10/2023	26	4	4	26	\$5,679.84	4	0	Down 13.15%	Down 24.28%
12/17/2023	26	6	5	27	\$3,000	6	0	Down 13.61%	Down 24.3%
12/24/2023	27	2	9	20	\$22,734.58	2	0	Down 14.61%	Down 23.43%
12/31/2023	20	5	5	20	\$4,500	3	1	Down 13.37%	Down 23.06%